

Why You Should Care About Barriers to Coverage for Unmarried People

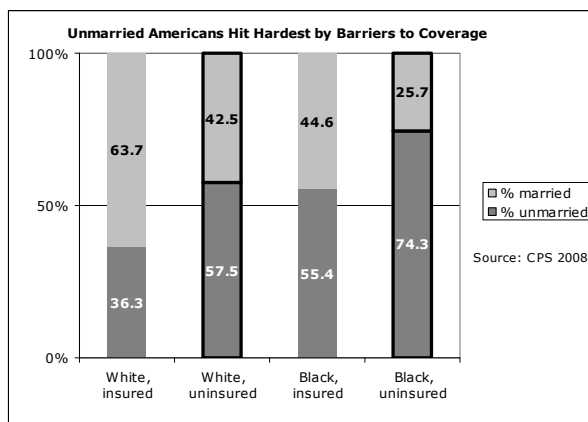
Nearly 93 million unmarried people represent 42% of American adults. More than 51 million unmarried households represent 44% of all households and are the majority of households in 23 states plus the District of Columbia.²

Most couples who marry now cohabit first; however, cohabiting couples are a relatively small part of the unmarried story: only 10.7% of unmarried people report living with an unmarried partner, and only 12.8% of unmarried-partner households are same-sex couples.³ Children increasingly live in unmarried homes: 39.7% of all births are to unmarried women²; at least 41% of first births by unmarried women are born to cohabiting partners⁴; nearly 40% of different-sex unmarried partners are raising children.²

Unmarried people are concentrated in disadvantaged categories – the same groups that suffer disparities in health care access and outcomes. Reducing barriers to coverage for unmarried people could increase health equity for key communities. For example, unmarried Americans are disproportionately:

- African-American: 69.1% of blacks are unmarried; 19.8% of all unmarried adults are black.³
- Poor or low-income: 14.7% of unmarried people aged 16 years or older live below the poverty level¹; 38.6% of unmarried households earn under \$30K.⁵
- Young: 33.7% of unmarried adults are 18-29 years old.⁵
- Women: 56.4% of unmarried adults are female.³

Unmarried workers disproportionately lack health insurance: 40.5% of the workforce is unmarried, yet unmarried people constitute 59.7% of all workers without coverage and only 36.4% of workers with coverage. The impact of marital status is even more pronounced among part-time workers, who more frequently lack coverage: 67.1% of uninsured part-time workers are unmarried. Unmarried people are also the majority (56.4%) of the unemployed uninsured. In all, 59.8% of uninsured Americans are unmarried.¹



In their own words:⁶

- “My partner recently lost his job and my employer doesn't provide insurance for unmarried partners. As a result, we are paying more for health insurance.” - Rachelle, MN
- “Health insurance, life insurance is available through my work for same-sex partners but not different-sex partners.” - Linda, MI
- “Although I eventually did get married to have the benefits, it was not something I had any real interest in doing.” - Ingrid, NC
- “[We were] denied health care coverage as domestic partners through individual/family plans directly from the insurance carrier. I am interested in learning more about laws requiring health care carriers that provide individual and family plans to independent contractors and small-business owners to cover same-sex and different-sex domestic partnerships.” - Theresa, WA

The National Center for Health Statistics states “marriage affects health insurance coverage.” In particular, it finds “Overall, unmarried (divorced or never married) women aged 25–64 years are more likely to be uninsured (21%) than married women (13%) in the same age group. Poor married women are more likely to be uninsured than poor unmarried women, in part because they are less likely to have Medicaid coverage.” The Kaiser Family Foundation finds that 7% of registered voters say someone in their household decided to get married mainly to have access to health care benefits. The results of these scientifically conducted studies echo ten years of informal research conducted by the Alternatives to Marriage Project: access to health care is cited by 20% of respondents to our open-ended survey about marital status discrimination; we have collected over 850 personal stories about barriers to health care resulting from marital or family status.

For more information about unmarried people's unique challenges in access to health care, and proposals about ways to reduce marital status discrimination by expanding relationship recognition in health care reform, please contact Ms. Nicky Grist, ngrist@unmarried.org, 718-788-1911, or visit www.unmarried.org/universal-health-care.html.

1 – Current Population Survey 2008

2 – CPS 2007

3 – American Community Survey 2005-2007

4 – Larry Bumpass and Hsien-Hen Lu 2000

5 – American Community Survey 2005

6 – AtMP members' email correspondence